

Environmental Scorecard

2018 TARGETS	RATING	2018 RESULTS	TARGETS 2019 AND BEYOND
Low Carbon Economy			
CDN\$100 billion (USD \$78 billion), in total, in low-carbon lending, financing, asset management and internal corporate programs by 2030.	On Track	In 2017, we developed the accounting methodology and measurement mechanisms with the support of PwC and applied it to our base year of 2017, and 2018. To date, we have achieved \$30.3 billion towards the 2030 target of \$100 billion.	CDN\$100 billion (USD \$78 billion), in total, in low-carbon lending, financing, asset management and internal corporate programs by 2030.
Carbon management			
Be carbon neutral.	Met	Maintained carbon neutrality.	Be carbon neutral.
By 2020, zero increase in absolute scope 1 and 2 GHG emissions relative to 2015 baseline.	On track	14% reduction in scope 1 & 2 relative to 2015 baseline.	By 2020, zero increase in absolute scope 1 and 2 GHG emissions relative to 2015 baseline.
Continue to reduce overall corporate travel.	Met	3% reduction by kilometers travelled.	Continue to reduce overall corporate travel.
Renewable energy will be sourced to account for 100% of GHG emissions from electricity.	Met	Renewable energy credits (RECs) accounted for 100% of TD's GHG emissions from electricity.	Renewable energy will be sourced to account for 100% of GHG emissions from electricity.
At least 50% of carbon offsets will generate social value.	Met	58% of carbon offsets generated social value.	At least 50% of carbon offsets will generate social value.
Energy reduction			
By 2020, zero increase in absolute energy use relative to 2015 baseline.	On track	Reduced energy use by 1% relative to the 2015 baseline.	By 2020, zero increase in absolute energy use relative to 2015 baseline.
Paper			
By 2020, reduce total volume of all types of paper used by 40% relative to 2010 baseline.	Met	In 2018 we reduced total volume of paper used by 43% relative to 2010 baseline. We reached this target in FY2017 which was two years ahead of schedule. We expect to maintain this reduction through 2020 and beyond.	By 2020, maintain 40% paper reduction relative to 2010 baseline.
By 2020, our paper will contain a minimum of 30% post-consumer content on average.	In progress	Post-consumer content made up 13% of our total paper usage.	By 2020, our paper will contain a minimum of 30% post-consumer content on average.
By 2020, 100% of our paper will be certified from sustainably managed forests.	In progress	73% of our paper was sourced from sustainably managed forests.	By 2020, 100% of our paper will be certified from sustainably managed forests.
Waste			
By 2020, zero increase in waste to landfill based on 2015 baseline (Measured by waste diversion rate for sites that have complete waste stream data).	On track	In 2018, the waste diversion rate was 46% which is the same as our baseline in 2015. In 2018, there was a decrease of 3% for waste to landfill, an improvement from the 2015 baseline.	By 2020, achieve zero increase in waste to landfill based on the 2015 baseline as measured by the waste diversion rate for sites that have complete waste stream data.
Divert 100% of e-waste from landfill.	Met	Diverted 100% of e-waste from landfill.	Divert 100% of e-waste from landfill.
Water			
By 2020, zero increase in water use relative to 2015 baseline.	On track	Reduced water use 5% relative to 2015 baseline.	By 2020, zero increase in water use relative to 2015 baseline.



Environmental Scorecard (continued)

2018 TARGETS	RATING	2018 RESULTS	TARGETS 2019 AND BEYOND
Financing			
100% of applicable transactions reviewed against TD's E&S Non-Retail Credit Risk Management Process.	Met	100% of applicable transactions reviewed against TD's E&S Non-Retail Credit Risk Management Process.	100% of applicable transactions reviewed against TD's E&S Non-Retail Credit Risk Management Process.
100% of applicable project finance transactions reviewed under Equator Principles.	Met	100% of applicable project finance transactions were reviewed under Equator Principles.	100% of applicable project finance transactions reviewed under Equator Principles.
Investing			
Meet our commitments as a signatory to UN Principles for Responsible Investment.	Met	Meet our commitments as a signatory to UN Principles for Responsible Investment.	Meet our commitments as a signatory to UN Principles for Responsible Investment.
1. Maintain or continue to improve our overall above median assessment score through UNPRI annual assessment framework. 2. Publish reports on ESG-specific achievements	Met	Our 2018 PRI assessment score continued to show improvement; we started publishing our annual ESG-practices summary.	Continue to improve reporting on our ESG-related practices and achievements.
Insurance			
Meet our commitments as a signatory to UNEP-FI Principles for Sustainable Insurance.	Met	Meet our commitments as a signatory to UNEP-FI Principles for Sustainable Insurance.	Meet our commitments as a signatory to UNEP-FI Principles for Sustainable Insurance.
Employee and community engagement			
Continue to have at least 87% of employees agree that TD is a leader on the environment based on annual employee survey.	Met	In 2018, we exceeded our target. 88% of employees believe that TD is a leader on the environment based on the annual employee survey.	Continue to have at least 87% of employees agree that TD is doing the right things to make a positive impact on the environment based on annual employee survey.
Execute quarterly environmental campaigns that engage employees across business lines.	Met	In 2018, we had 78 corporate employee green teams and over 1,100 branches participate in environmental campaigns.	Execute environmental action and awareness campaigns that engage employees across business lines.
Make an impact in the community; engage employees and community members through TD Tree Days. <ul style="list-style-type: none"> • 10,000+ volunteers • 100+ plantings 	Met	In 2018, we had 10,600 global Tree Day volunteers (both employees and community members) and a total of 168 plantings which helped to grow and enhance 162 community green spaces. Over 390,000 native trees and shrubs have been planted in communities across North America through TD Tree Days since 2010. Since the start of TD Tree Days, an estimated 890.1 tonnes of CO ₂ emissions have been sequestered as a result of these activities, comparable to the emissions released from 189 passenger vehicles.	Make an impact in the community; engage employees and community members through TD Tree Days. <ul style="list-style-type: none"> • 10,000+ volunteers • 100+ plantings

